

MORTGAGE FRAUD SURGE DEFENDANTS, BY OFFICE

FORT MYERS

Defendant's Name	Position or Role	Case Number	Status	Headline
Antelo, Oscar	Unlicensed Mortgage Broker	2:09-cr-92-FtM-29DNF	Charged	Group of eight financial professionals allegedly engaged in wide-scale mortgage fraud
Bonilla, Roy	Real Estate Broker	2:09-cr-76-FtM-29DNF	Charged	Real estate broker allegedly started his own title company and issued fraudulent title policies to obtain numerous mortgages
Braga, Bruno	Multiple Borrower	2:09-cr-72-FtM-99DNF	Charged	Braga allegedly provided false employment information to secure numerous mortgages
Campagnolo III, Roger	Mortgage Broker	2:09-cr-70-FtM-99SPC	Charged	Mortgage broker allegedly inflated a buyer's bank account allowing him to qualify for a mortgage
Carter, Douglas Lee	Multiple Borrower	2:09-cr-73-FtM-29SPC	Charged	Carter allegedly swindled hopeful homebuyers out of their down payments, obtained fraudulent mortgages, and then defaulted on the loans
Cassis, Alfredo	Realtor's Assistant	2:09-cr-92-FtM-29DNF	Charged	Group of eight financial professionals allegedly engaged in wide-scale mortgage fraud
Cassis, Said	Realtor	2:09-cr-92-FtM-29DNF	Charged	Group of eight financial professionals allegedly engaged in wide-scale mortgage fraud
Chughtai, Shanawar	Silent Principal of Mortgage Lending Group	2:09-cr-87-FtM-99SPC	Charged	Chughtai allegedly used his wife's identity—without her knowledge or consent—to secure a mortgage

Contreras, Maria	Mortgage Broker	2:09-cr-83-FtM-99DNF	Charged	Mortgage broker allegedly inflated a buyer's monthly income to secure a \$339,000 mortgage
Eguez, Gabriel	Realtor	2:09-cr-92-FtM-29DNF	Charged	Group of eight financial professionals allegedly engaged in wide-scale mortgage fraud
Fawcett, Scott	Realtor	2:09-cr-94-FtM-29SPC	Charged	Realtor allegedly lied about a buyer's bank account balance claiming it was \$353,209.09 when he knew it was only \$13.57
Giraldo, Maria Elena	Real Estate Sales Associate	2:09-cr-85-FtM-29SPC	Charged	Real estate sales associate allegedly recruited straw buyers and falsified mortgage applications convincing a bank to issue \$6 million in mortgages
Gonzalez, Juan R.	Mortgage Company President & Loan Officer	2:09-cr-97-FtM-99DNF	Charged	Allegedly lied about applicants' monthly income on two mortgages
Gray, Patricia	Seller	2:09-cr-13-FtM-99SPC	Found Guilty	Schemed with the buyer, mortgage broker, and another party to secure a mortgage based upon fraudulent gift money
Higa, Mauricio	Realtor	2:09-cr-92-FtM-29DNF	Charged	Group of eight financial professionals allegedly engaged in wide-scale mortgage fraud
Hurtado, Juan Pablo	Realtor and Mortgage Broker	2:09-cr-92-FtM-29DNF	Charged	Group of eight financial professionals allegedly engaged in wide-scale mortgage fraud
Katz, Michael	Owner/Operator of Real Estate/Development Businesses	2:09-cr-95-FtM-99SPC	Charged	Katz allegedly helped an applicant make misrepresentations on the mortgage application and secure a \$342,000 loan
Landberg, Debra	Bank Branch Manager	2:09-cr-89-FtM-99DNF	Charged	Landberg allegedly helped to falsify a mortgage application by claiming the applicant's bank balance was \$353,209.09 when Landberg allegedly knew the balance actually totaled only \$13.57

Llorca, Damarys	Multiple Borrower	2:09-cr-79-FtM-29DNF	Charged	Llorca allegedly obtained a mortgage after lying about her employment and monthly income and inflating the purchase price
McClendon, Jason	Licensed Contractor	2:09-cr-96-FtM-29DNF	Charged	Licensed contractor allegedly obtained \$12,000 advance based on the fraudulent and false claim that it would be used to pay for services
Meulenberg, Teresa L.	Manager of Escrow Account for a Title Company	2:09-cr-91-FtM-29SPC	Charged	Because of her employment with a title company, Meulenberg was allegedly able to wire funds belonging to the title company to herself and others not entitled to the funds
Monteiro, Fabricio	Loan Originator	2:09-cr-69-FtM-99SPC	Charged	Allegedly applied for and received numerous mortgages using false employment information, overstated monthly income, and inflated purchase prices
Oliveira, Tiago De	Multiple Borrower	2:09-cr-78-FtM-29DNF	Charged	Oliveira allegedly applied for a mortgage using false information-- inflating the purchase price by \$50,000
Oliveira, Washington Augusto	Multiple Borrower	2:09-cr-68-FtM-99DNF	Charged	Oliveira allegedly obtained numerous mortgages after providing false information on the application including his employment and monthly income
Paz, Roger Alfredo Aguilera	Multiple Borrower	2:09-cr-92-FtM-29DNF	Charged	Group of eight financial professionals allegedly engaged in wide-scale mortgage fraud
Perez, Carlos	Bank Employee	2:09-cr-92-FtM-29DNF	Charged	Group of eight financial professionals allegedly engaged in wide-scale mortgage fraud
Proctor, Alfredia Machell	Mortgage Broker	2:09-cr-13-FtM-99SPC	Pled	Schemed with the buyer, seller, and another party to secure a mortgage based upon fraudulent gift money
Rice, Wayne F.	Mortgage Broker	2:09-cr-88-FtM-99SPC	Charged	After allegedly securing his mortgage broker license online, Rice helped the loan applicant provide false statements on the application

Roque, Anna A. a/k/a Anna A. Pagani	Multiple Borrower	2:09-cr-82-FtM-99SPC	Pled	Obtained more than \$4 million in loans based upon false and inflated income tax returns
Torres, Lynn	Mortgage Broker	2:09-cr-80-FtM-99DNF	Charged	Mortgage broker who allegedly helped a loan applicant disguise a \$24,000 deposit as his or her own money
Willberg, Mark	Realtor	2:09-cr-84-FtM-99DNF	Pled	Realtor helped loan applicant lie on mortgage application by inflating monthly income

TAMPA

Defendant's Name	Position or Role	Case Number	Status	Headline
Bakowski, Peter Anthony	Mortgage Broker	8:09-cr-491-T-33AEP	Pled	Mortgage broker orchestrated a Ponzi scheme involving more than 30 investors—some as old as 90 and 91
Bentley, Robert W.	Multiple Borrower	8:09-mj-1483-T-EAJ	Charged	Bentley allegedly inflated his monthly income by more than 300% to defraud a lender and secure a mortgage he was financially unqualified for
Brower, Corey	President of Mortgage Company	8:09-cr-230-T-27MAP	Pled	Husband and wife together orchestrated a mortgage fraud scheme that caused a loss of about \$68,500,000 to financial institutions and about \$9,500,000 to HUD
Brower, Sandi	Officer of Mortgage Company	8:09-cr-139-T-27TBM	Pled	Husband and wife together orchestrated a mortgage fraud scheme that caused a loss of about \$68,500,000 to financial institutions and about \$9,500,000 to HUD
Cole, Steven David	Multiple Borrower	8:09-cr-408-T-26TGW	Charged	Cole allegedly secured a \$300,000 loan by falsely inflating his monthly income
Cortes, Anibal	Multiple Borrower	8:09-cr-462-T-17MAP	Pled	Cortes obtained two loans on condos after he lied about his employment information
Cortes, Jorge L.	Multiple Borrower	8:09-cr-477-T-30TGW	Pled	Cortes obtained two loans in excess of \$400,000 by inflating his monthly income and disguising a family loan as his bank account balance
Fabry, Michelle	Real Estate Agent	8:09-mj-1434-T-TGW	Charged	Closing agent allegedly concealed that the financial institution was providing 100% financing when it believed that the buyer was making a substantial down payment
Farinha, Jose Frederick	Multiple Borrower	8:09-cr-464-T-26TBM	Charged	Farinha allegedly provided a false and unfiled tax return to support his mortgage loan application

Gates, Lakeisha	Worked at Mortgage Company	8:09-cr-511-T-23TGW	Pled	Participated in a scheme in which she would buy properties using false income and employment information
Griffin, Randolph Allen	Title Agent	8:09-cr-318-T-17YGW	Pled	Title agent lied on mortgage application about \$532,500 down payment allowing the buyer to secure a nearly \$1.5 million mortgage
Horvath, Klara	Real Estate Agent	8:09-cr-1-T-33TBM	Sentenced	Horvath defrauded lenders out of about \$775,000 in mortgage loans they would not have issued by falsifying employment and income data
Likane, Richard	Multiple Borrower	8:09-mj-1479-T-EAJ	Charged	This borrower allegedly secured mortgages by inflating his income--claiming he made more than \$12,000 a month when he was actually a self-employed day trader who was losing money
Lima, Gilberto Jesus	Mortgage Broker	8:09-cr-377-T-17TBM	Charged	Mortgage broker allegedly falsified mortgage applicants' information to qualify them for loans they otherwise would not have been approved for
Martinez, Jason Anthony	Mortgage Broker	8:09-cr-507-T-23AEP	Charged	Mortgage broker allegedly provided false information in support of numerous mortgage applications in a property-flipping scheme
Murillo, Jessica	Investor	8:09-mj-1444-T-MAP	Charged	Murillo allegedly claimed significantly inflated monthly income by using false and unfiled tax returns to support her mortgage application
Porcelli II, Peter James, aka Peter James	Founder of Non-Profit "Rescue" Corporation	8:09-cr-472-T-24AEP	Charged	Under the guise of foreclosure assistance, Porcelli allegedly used non-profit organizations to swindle distressed homeowners
Sanchez, Beatriz	Borrower and Notary Public	8:09-mj-1487-T-EAJ	Charged	Sanchez allegedly used one piece of property as collateral to secure numerous loans indicating each time that the property was not already encumbered
Scott, Eric J.	Co-Owner of Mortgage Company	8:09-cr-508-T-33EAJ	Charged	Scott allegedly allowed false information to be used on mortgage applications and engaged in a nominee buying scheme intended to defraud lenders

Scott, Gretchen R.	Co-Owner of Mortgage Company and Mortgage Broker	8:09-cr-508-T-33EAJ	Charged	Scott allegedly allowed false information to be used on mortgage applications and engaged in a nominee buying scheme intended to defraud lenders
Shefkenov, Strahil	Multiple Borrower	8:09-cr-498-T-26EAJ	Charged	Shefkenov allegedly lied on his mortgage applications claiming he was a U.S. citizen
Socorro, Jorge	Manager of Mortgage Company	8:09-mj-1488-T-EAJ	Charged	Allegedly took part in a pyramid scheme involving fraudulently obtained mortgages
Stapleton, Christopher Alan	Multiple Borrower	8:09-cr-509-T-26AEP	Charged	Stapleton allegedly bought numerous properties using false income information and he allegedly inflated the purchase price
Straub Jr., William Craigo	Mortgage Broker	8:09-cr-510-T-23TBM	Charged	Straub, along with some co-conspirators, allegedly defrauded a lending institution out of millions by falsifying the purchase price of homes
Stringer, Thomas E.	State Judge/Borrower	8:09-cr-334-T-33MAP	Pled	Stringer lied about the source of the down payment claiming it was his money when, in fact, it was borrowed
Valentin, Nestor Bryan Rivera	Loan Processor	8:09-mj-1484-T-EAJ	Charged	Allegedly inflated the sales price and lied about his employment and income information on the mortgage application
Watson, Roy	Multiple Borrower	8:09-mj-1486-T-EAJ	Charged	Watson allegedly secured nearly \$700,000 in mortgage loans after providing false information about his monthly income and intent to occupy the home on the mortgage applications
Wilson, Charles T.	Multiple Borrower	8:09-cr-346-T-33TBM	Charged	Wilson, husband of Lynda Wilson, allegedly attested to the truthfulness of his wife's inflated income on the mortgage application
Wilson, Lynda	Multiple Borrower	8:09-cr-346-T-33TBM	Charged	Wilson allegedly inflated her legitimate income to lenders to induce them to loan funds

ORLANDO

Defendant's Name	Position or Role	Case Number	Status	Headline
Bastien, Paul	Realtor	6:09-cr-168-Orl-31GJK	Charged	Realtor, along with a title agent and borrower, allegedly took part in mortgage fraud scheme where purchase price was inflated and down payments were falsified
Burke, Leslie Pagan	Real Estate Investor	6:09-cr-225-Orl-35KRS	Charged	Investor allegedly used straw purchasers to secure mortgages and then wired the proceeds to her own company
Cedeno, Victor	Mortgage Company Employee	6:09-cr-212-Orl-18GJK	Charged	Through a series of bank accounts held in the name of shell companies, Cedeno allegedly skimmed and stole funds from short sales he negotiated on behalf of his employer--at time of forfeiture, those accounts held in excess of \$1.3 million
Cendana, Ramon a/k/a Ray Cendana	Owner of Mortgage Company	6:09-cr-211-Orl-18GJK	Charged	Cendana, through his control of a mortgage company, allegedly stole the identities of other persons to secure bank loans for his own use and also allegedly diverted mortgage payoff funds for his own use
Duffy, Daniel	Multiple Borrower	6:09-cr-218-Orl-31-DAB	Charged	Husband, wife, and 2 associates allegedly flipped properties among themselves, applying for the loans based on false information, concealing their relationships, and pocketing the loan proceeds
Griffin, Caroline D.	Title Agent	6:09-cr-168-Orl-31GJK 6:09-cr-222-Orl-22KRS	Charged	Title agent, along with a realtor and borrower, allegedly took part in mortgage fraud scheme where purchase price was inflated and down payments were falsified
Lugo-Abreu, Edwin M.	Facilitator of Fraudulent Transfer Scheme	6:09-cr-146-Orl-35KRS	Pled	Lugo-Abreu was part of a group that targeted absentee owners by filing fraudulent deeds transferring ownership of such homes to themselves, selling the homes for a profit, and then allowing the homes to lapse into foreclosure

Manley, Steven	Multiple Borrower	6:09-cr-218-Orl-31DAB	Charged	Husband, wife, and 2 associates allegedly flipped properties among themselves, applying for the loans based on false information, concealing their relationships, and pocketing the loan proceeds
Martin, Garry S.	Real Estate Sales Agent	6:09-cr-108-Orl-22GJK	Pled	After being convicted in New York for mortgage fraud, Martin moved to Florida and engaged in various mortgage schemes and defrauded lenders out of more than \$5 million
McNulty, Raymond Griffin	Borrower	6:09-cr-168-Orl-31GJK	Charged	McNulty, along with a realtor and title agent, allegedly took part in mortgage fraud scheme where purchase price was inflated and down payments were falsified
Menjivar, Ana	Alleged Straw Purchaser	6:09-mj-1359-T-GJK	Charged	Menjivar allegedly secured numerous mortgages for condos using falsely inflated monthly income figures
Moncher, Mark J.	Former Owner, "Dream Home Management"	6:09-cr-220-Orl-18DAB	Charged	Moncher allegedly recruited out-of-state family members to purchase homes and obtain fraudulent mortgages
Nanan, Richard	Mortgage Company Employee	6:09-cr-212-Orl-18GJK	Charged	Nanan allegedly skimmed and stole funds from short sales he negotiated on behalf of his employer--at time of forfeiture, those accounts held in excess of \$1.3 million
Puglisi, Alfio Paulo	Real Estate Investor	6:09-cr-224-Orl-28KRS	Charged	Puglisi allegedly presented himself as a real estate investor and bought properties using the good credit of others under the false belief that these would be investment properties
Sulbaran, Emily	Alleged Straw Purchaser	6:09-mj-1360-T-GJK	Charged	Sulbaran allegedly secured numerous mortgages for condos using falsely inflated monthly income figures
Torres, Nicole	Multiple Borrower	6:09-cr-218-Orl-31DAB	Charged	Husband, wife, and 2 associates allegedly flipped properties among themselves, applying for the loans based on false information, concealing their relationships, and pocketing the loan proceeds

Tucci, Anthony	Multiple Borrower	6:09-cr-218-Orl-31DAB	Charged	Husband, wife, and 2 associates allegedly flipped properties among themselves, applying for the loans based on false information, concealing their relationships, and pocketing the loan proceeds
Valdez, Genesis	Bank Employee	6:09-cr-212-Orl-18GJK	Charged	Valdez allegedly participated in the skimming and theft of funds from short sales negotiated on behalf of her co-conspirators' employer--at time of forfeiture, those accounts held in excess of \$1.3 million

JACKSONVILLE

Defendant's Name	Position or Role	Case Number	Status	Headline
Alvarez, Jordan S.	Small Business Banker	3:09-cr-327-J-34JRK	Charged	Alvarez was allegedly part of a mortgage fraud scheme in which he provided false account verifications
Baker, Sharon Keller	Office Manager at Title Company	3:09-cr-306-J-32MCR	Charged	Baker allegedly bought a property and forged the sellers' signatures on a second, fraudulent application that had an inflated purchase price
Campbell, Delvin R.	Mortgage Broker	3:09-cr-336-J-34TEM	Charged	Mortgage broker allegedly transmitted false and fraudulent documents to lenders to secure mortgages
Cirlot, Joseph	Mortgage Broker	3:09-cr-311-J-32MCR	Charged	Mortgage broker allegedly helped secure mortgages using false and fraudulent information and then pocketed a portion of the sales price for improvements that were not made
Clarkson, Cassie R.	Title Agent and Owner of Title Company	3:09-cr-324-J-32MCR	Charged	Title agent that allegedly engaged in a mortgage fraud scheme that included falsifying HUD-1 statements and buying the same property numerous times on the same day
Dudley-Williams, Lashonda	Mortgage Professional	3:09-cr-340-J-32TEM	Charged	Mortgage professional allegedly helped a potential buyer obtain a mortgage by providing false employment verification
Genus, Jennifer Rosemarie	Employee of Real Estate Development Company	3:09-cr-313-J-25JRX	Charged	Genus allegedly provided a false gift letter to a potential buyer to assist buyer in securing a fraudulent mortgage
Gonzalez, Juan Carlos	Real Estate Investor	3:08-cr-227-J-25MCR	Pled	Gonzalez was part of a mortgage fraud scheme in which inflated appraisals and false mortgage applications were used to defraud lenders
Gurlides, Donna Nelson	Real Estate Agent	3:09-cr-300-J-25MCR	Charged	Gurlides allegedly submitted a false and fraudulent mortgage application claiming she still received monthly rental income and owned a particular property—both are allegedly untrue—and she allegedly failed to report she was a co-borrower on another loan

Jones, Jean Tan	Real Estate Broker	3:09-cr-342-J-32TEM	Charged	Allegedly part of a mortgage fraud scheme in which potential buyers were induced into buying new, high-end homes with the promise of \$100,000 rebates; Jones allegedly inflated sales prices and filed fraudulent HUD-1 statements
Linville, Donald W.	Real Estate Loan Executive	3:09-cr-345-J-32MCR	Charged	Linville allegedly defrauded a financial institute by filing a false and altered property appraisal
Miller, Timothy Lee	Owner of Home Selling Business	3:09-cr-309-J-34HTS	Charged	Miller allegedly defrauded a lending institution when he bought a home using false and fraudulent information and then pocketed \$60,000 that was intended for improvements
Reid, Christopher	Mortgage Broker	3:09-cr-312-J-25TEM	Charged	Reid was allegedly part of a mortgage fraud scheme wherein false HUD-1 statements were submitted at closing involving property improvements that were not made
Rubin, Jeffrey	Realtor	3:09-cr-343-J-25HTS	Charged	Allegedly part of a mortgage fraud scheme in which potential buyers were induced into buying new, high-end homes with the promise of \$100,000 rebates; Rubin allegedly helped to inflate sales prices and file fraudulent HUD-1 statements
Russell, Mildred Ann	Mortgage Broker	3:09-cr-344-J-32TEM	Charged	Russell allegedly recruited buyers and created and forged mortgage documents to secure loans that these buyers would have otherwise been unqualified for
Scott, Marshall Craig aka Craig Scott	Home Builder	3:09-cr-338-J-25HTS	Charged	Allegedly part of a mortgage fraud scheme in which potential buyers were induced into buying new, high-end homes with the promise of \$100,000 rebates; Marshall allegedly helped to inflate sales prices and file fraudulent HUD-1 statements
Strickland, Cynthia Darlene	Title and Closing Agent	3:09-cr-326-J-20MCR	Charged	Strickland was allegedly part of a mortgage fraud scheme that involved inflated appraisals and false mortgage applications to defraud lenders

Tan, Fe V.	Mortgage Broker	3:09-cr-341-J-32HTS	Charged	Allegedly part of a mortgage fraud scheme in which potential buyers were induced into buying new, high-end homes with the promise of \$100,000 rebates; Tan allegedly helped to inflate sales prices and file fraudulent HUD-1 statements
Westergom, Barry C.	Real Estate Appraiser	3:09-cr-286-J-25TEM	Pled	Westergom defrauded many lenders by inflating the appraisal of many homes and aided in the securing of fraudulent mortgages based upon those inflated values
Wheeler, Winslow Ballenger	Mortgage Broker	3:09-cr-310-J-20JRK	Charged	Wheeler was allegedly part of a mortgage fraud scheme wherein false HUD-1 statements were submitted at closing involving property improvements that were not made